

**THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: : **BK. No. 19-13062 ELF**
EARL L. TOLTZIS :
: **Debtor** : **Chapter No. 13**
:

BAYVIEW LOAN SERVICING, LLC
Movant

v.

EARL L. TOLTZIS
ROBERTA C. TOLTZIS (Non-Filing Co-Debtor)
Respondents

**NOTICE OF COVID-19 MORTGAGE FORBEARANCE AGREEMENT PURSUANT TO
LOCAL ORDER 20-3007**

The undersigned, Phelan Hallinan Diamond & Jones, LLP, are creditor's counsel in this matter.

1. Debtor currently has a mortgage with **BAYVIEW LOAN SERVICING, LLC**. The property address is 1831 HERITAGE DRIVE, JAMISON, PA 18929-1632, Loan # ending in 3918. A Proof of Claim has been filed on the claim register at #9. A Notice of Payment Change/Forbearance is being filed on the claims docket pursuant to bankruptcy Rule 3002.1 (b) and Local Rule 20-3007.
2. The terms of the forbearance are as follows: Regular monthly mortgage payments starting with the May 1, 2020 payment through July 31, 2020 are suspended. Payment of the escrow component of the regular monthly mortgage payments shall also be suspended.
3. The Creditor advises that no fees will be assessed against the loan with regard to this Notice of Forbearance.

4. Prior to the expiration of the forbearance period, Debtor must either (1) request additional forbearance time under Local Rule, State or Federal Law; (2) enter into loss mitigation with Creditor; or (3) file an Amended Chapter 13 Plan which cures the arrears resulting from the forbearance period over the remainder of the Chapter 13 Plan.
5. Creditor, does not waive any rights to collect the payments that come due during the forbearance period or any payments that were due and owing prior to the forbearance period. The payment post-petition amount due at the time of this forbearance is \$2,117.30.
6. Creditor does not waive its rights under the terms of the note and mortgage or under other applicable non-bankruptcy laws and regulations, including, but not limited to, RESPA, and the right to collect on any post-petition escrow shortage.

/s/ Jerome Blank, Esquire

Jerome Blank, Esq., Id. No.49736

Phelan Hallinan Diamond & Jones, LLP

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July 2, 2020

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CERTIFICATE OF SERVICE

I hereby certify that service upon all interested parties, indicated below was made by sending true and correct copies of the Notice of Forbearance by electronic means on July 2, 2020.

WILLIAM C. MILLER, ESQUIRE (TRUSTEE)
P.O. BOX 1229
PHILADELPHIA, PA 19105

ROBERTA C. TOLTZIS
1831 HERITAGE DRIVE
JAMISON, PA 18929-1632

CAROL B. MCCULLOUGH, ESQUIRE
65 W. STREET ROAD, SUITE A-204
WARMINSTER, PA 18974

EARL L. TOLTZIS
1831 HERITAGE DRIVE
JAMISON, PA 18929

UNITED STATES TRUSTEE
OFFICE OF THE U.S. TRUSTEE
200 CHESTNUT STREET
SUITE 502
PHILADELPHIA, PA 19106

/s/ Jerome Blank, Esquire

Jerome Blank, Esq., Id. No.49736

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